

**Information to identify the case:**

Debtor 1	<b>CESAR N. JURADO</b>	Social Security number or ITIN	xxx-xx-5001
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<b>GLORIA GALLARDO</b>	Social Security number or ITIN	xxx-xx-4709
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>17-36085-JKS</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

CESAR N. JURADO

GLORIA GALLARDO  
aka GLORIA JURADO

3/29/18

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 CESAR N. JURADO  
 GLORIA GALLARDO  
 Debtors

Case No. 17-36085-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Mar 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2018.

db/jdb #CESAR N. JURADO, GLORIA GALLARDO, 365 Delano Pl, Fairview, NJ 07022-1703  
 517256960 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: American Honda Finance, 201 Little Falls Dr,  
 Wilmington, DE 19808-1674)  
 517256959 Advanced Ambulatory Anesthesia, PO Box 343, Midland Park, NJ 07432-0343  
 517256962 Amerisol, PO Box 65018, Baltimore, MD 21264-5018  
 517280218 +Bank of America, N.A., c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road,  
 Anaheim, CA 92806-5948  
 517256969 +Carrington Mortgage SE, 1600 S Douglass Rd Ste 2, Anaheim, CA 92806-5951  
 517256970 Carrington Mortgage Service, LLC, PO Box 3489, Anaheim, CA 92803-3489  
 517256972 Credit One Bank/Midland Funding, c/o Pressler & PresslerLLP,, 7 Entin Rd,  
 Parsippany, NJ 07054-5020  
 517256975 Eos Cca, PO Box 981008, Boston, MA 02298-1008  
 517256977 HOLY NAME HOSPITAL/HOUSE PHYSICIANS, c/o Pressler & Pressler,, 7 Entin Rd,  
 Parsippany, NJ 07054-5020  
 517256978 HOLY NAME MEDICAL CENTER, PO Box 42966, Philadelphia, PA 19101-2966  
 517256980 LVNV Funding LLC, c/o Valentine & Kerbartas LLC,, PO Box 325, Lawrence, MA 01842-0625  
 517256983 MIDLAND FUNDING, LLC, c/o Pressler and Pressler,, 7 Entin Rd, Parsippany, NJ 07054-5020  
 517256982 Midland Funding LLC, 7 Entin Rd # C, Parsippany, NJ 07054-5020  
 517256984 Mulkay Cardiology Consultants at HNH, PO Box 95000-5650, Philadelphia, PA 19195-0001  
 517256985 +PHILIP H TSAI, MD, 185 Cedar Ln, Teaneck, NJ 07666-4303

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 30 2018 02:40:52 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 30 2018 02:40:49 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517256961 EDI: HNDA.COM Mar 30 2018 06:23:00 American Honda Finance, PO Box 168088,  
 Irving, TX 75016-8088  
 517256964 EDI: CAPITALONE.COM Mar 30 2018 06:24:00 CAPITAL ONE BANK, 4851 Cox Rd,  
 Glen Allen, VA 23060-6293  
 517256966 EDI: CAPITALONE.COM Mar 30 2018 06:24:00 CAPITAL ONE BANK USA, N.A., 4851 Cox Rd,  
 Glen Allen, VA 23060-6293  
 517256963 EDI: CAPITALONE.COM Mar 30 2018 06:24:00 Capital One, Attn: Bankruptcy, PO Box 30253,  
 Salt Lake City, UT 84130-0253  
 517256965 EDI: CAPITALONE.COM Mar 30 2018 06:24:00 Capital One Bank USA, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 517256967 EDI: CAPITALONE.COM Mar 30 2018 06:24:00 Capital One Bank USA, NA, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 517256971 EDI: WFNNB.COM Mar 30 2018 06:23:00 Comenity Bank, PO Box 182273,  
 Columbus, OH 43218-2273  
 517256973 EDI: DISCOVER.COM Mar 30 2018 06:23:00 Discover Fin Svcs LLC, PO Box 15316,  
 Wilmington, DE 19850-5316  
 517256974 EDI: DISCOVER.COM Mar 30 2018 06:23:00 Discover Financial, PO Box 3025,  
 New Albany, OH 43054-3025  
 517256976 EDI: TSYS2.COM Mar 30 2018 06:23:00 Fdsb Macys, PO Box 8218, Mason, OH 45040-8218  
 517256979 EDI: IIC9.COM Mar 30 2018 06:24:00 I.C. System Inc., PO Box 64378,  
 Saint Paul, MN 55164-0378  
 517256988 EDI: IRS.COM Mar 30 2018 06:24:00 US INTERNAL REVENUE SERVICE, 1040 Waverly Ave,  
 Holtsville, NY 11742-1129  
 517256981 EDI: TSYS2.COM Mar 30 2018 06:23:00 Macys/fdsb, Attn: Bankruptcy, PO Box 8053,  
 Mason, OH 45040-8053  
 517256987 E-mail/Text: bankruptcy@pseg.com Mar 30 2018 02:40:14 PSE&G, PO Box 790,  
 Cranford, NJ 07016-0790  
 517256986 EDI: PRA.COM Mar 30 2018 06:23:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,  
 Norfolk, VA 23502-4952  
 517257156 +EDI: RMSC.COM Mar 30 2018 06:24:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517256989 +EDI: VERIZONCOMB.COM Mar 30 2018 06:24:00 VERIZON, 140 West St, New York, NY 10007-2123  
 TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517256968\* CAPITAL ONE BANK, USA NA, PO Box 30281, Salt Lake City, UT 84130-0281

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Mar 29, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 31, 2018

Signature: /s/Joseph Speetjens

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com,  
rgaydos@rltlawfirm.com  
Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com,  
NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com  
John H. Anlian on behalf of Joint Debtor GLORIA GALLARDO johnanlian@yahoo.com,  
G25748@notify.cincompass.com  
John H. Anlian on behalf of Debtor CESAR N. JURADO johnanlian@yahoo.com,  
G25748@notify.cincompass.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6